

AMENDMENTS TO THE CLAIMS:

This listing of claims will replace all prior versions, and listings, of claims in the application:

LISTING OF CLAIMS:

1. (currently amended) ~~Method~~ A method for secure and automated transmission of confidential information, in particular an identification code, to an authenticating organization (3) during a transaction with a user (1) according to which a first part of the confidential information is sent to the authenticating organization over a first network, ~~characterized in that it~~ where the method comprises a stage according to which the user (1) sends the second part of the confidential information, complementary to the first part, to a neutral intermediary (4) over a second network (200) disjointed from the first network, the two complementary parts being entered on disjointed terminals, the neutral intermediary (4) then sending to the authenticating organization (3), over a third network (300), the complementary part of the confidential information which it has received, the neutral intermediary (4) having not access to all the confidential information, only the authenticating organization (3) retrieving all the confidential information.

2. (canceled)

3. (currently amended) ~~Method~~ The method according to claim 1, ~~characterized in that~~ wherein the transmission of the first part of the confidential information to the authenticating organization (3) is carried out directly between the user (1) and said organization (3) over the first network.

4. (currently amended) ~~Method~~ The method according to claim 1, ~~characterized in that~~ wherein the transmission of the first part of the confidential information to the authenticating organization (3) is carried out in the following stages:

- the user (1) sends the first part of the confidential information to a supplier of goods or services (2) over the first network (100); and

- the supplier (2) then sends the first part to the organization (3) over a third network (300).

5. (currently amended) ~~Method~~ The method according to claim 1, ~~characterized in that~~ wherein at least one session identifier, shared between at least two of the parties (1, 2, 3, 4) to the transaction, allow the authenticating organization (3) to reconstitute automatically the confidential information which the user (1) sends to it.

6. (currently amended) ~~Method~~ The method according to claim 5, ~~characterized in that~~ wherein each session identifier

is generated by at least one of the parties (1, 2, 3, 4) to the transaction.

7. (currently amended) ~~Method~~ The method according to claim 1, ~~characterized in that~~ wherein coordinates for calling back the user (1) over the second network (200) are sent to the neutral intermediary (4) by the authenticating organization (3) over the third network (300).

8. (currently amended) ~~Method~~ The method according to claim 1, ~~characterized in that~~ wherein coordinates for calling back the user (1) over the second network (200) are sent to the neutral intermediary (4) by the supplier (2) of goods or services over the third network (300).

9. (currently amended) ~~Method~~ The method according to claim 1, ~~characterized in that~~ wherein the communication over the first network (100) between the user (1) and the authenticating organization (3) or the supplier of goods or services (2) is transferred automatically to the neutral intermediary (4) for the transaction.

10. (currently amended) ~~Method~~ The method according to claim 9, ~~characterized in that~~ wherein coordinates for calling back the user (1) over the second network (200) are sent to

the neutral intermediary (4) by the user (1) over the first network (100).

11. (currently amended) ~~Method~~ The method according to claim 1, ~~characterized in that~~ wherein the neutral intermediary (4) contacts the user (1) automatically over the second network (200) to retrieve the second complementary part of the confidential information.

12. (currently amended) ~~Method~~ The method according to claim 1, ~~characterized in that~~ wherein the user (1) contacts the neutral intermediary (4) over the network (200) to send the second complementary part of the confidential information, associated with a session identifier.

13. (currently amended) ~~Method~~ The method according to claim 1, ~~characterized in that~~ wherein the third network (300) is a secure point to point network.

14. (currently amended) ~~Method~~ The method according to claim 1, ~~characterized in that~~ wherein the neutral intermediary (4) requests the user (1) to provide, in addition to the confidential information to be sent to the organization (3), a personal code which allows the user (1) to be identified.

15. (currently amended) ~~Method~~ The method according to claim 14, ~~characterized in that~~ wherein the personal code is

sent, via a secure point to point network, to a second authenticating organization with which the user (1) has previously registered or to which the user (1) is known.

16. (currently amended) ~~Method~~ The method according to claim 14, ~~characterized in that~~ wherein the personal code is a digital or voice code entered on a connected terminal (12).

17. (currently amended) ~~Method~~ The method according to claim 9, ~~characterized in that~~ wherein the user (1) is automatically guided by the neutral intermediary (4) through the various stages of the method for sending the second part of the confidential information over the first (100) and/or second (200) network respectively, in a coordinated and optionally synchronized manner.

18. (currently amended) ~~Method~~ The method according to claim 1, ~~characterized in that~~ wherein the user (1) is automatically guided by the various parties (2,3,4) to the transaction through the various information exchange stages over the first (100) and/or second (200) networks respectively, in a coordinated and optionally synchronized manner.

19. (currently amended) ~~Method~~ The method according to claim 1, ~~characterized in that~~ wherein the neutral intermediary

(4) and/or the organization (3) store(s) the coordinates of user (1) in an uncoded or reversibly encrypted manner.

20. (currently amended) ~~Method~~ The method according to claim 1, ~~characterized in that~~ wherein the neutral intermediary (4) and/or the organization (3) store(s) in an uncoded or reversible encrypted manner the second complementary part of the confidential information supplied by the user (1) over the network (200).

21. (currently amended) ~~Method~~ The method according to claim 14, ~~characterized in that~~ wherein the neutral intermediary (4) and/or the organization (3) store(s) the personal code sent by the user (1) in an uncoded or reversible manner.

22. (currently amended) ~~Method~~ The method according to claim 1, ~~characterized in that~~ wherein the neutral intermediary (4) and/or the organization (3) establish a transaction log.

23. (currently amended) ~~Method~~ The method according to claim 22, ~~characterized in that~~ wherein the log established by the neutral intermediary (4) and/or the organization (3) is anonymous.

24. (currently amended) ~~Method~~ The method according to claim 23, ~~characterized in that~~ wherein the anonymity of the log is ensured by a non-decipherable coding of a combination of the

coordinates of the user (1) sent over the second network (200) and of the second part of the confidential information sent by the user (1) to the neutral intermediary (4) over the second network (200).

25. (currently amended) ~~Method~~ The method according to claim 14, ~~characterized in that~~ wherein the personal code is stored, optionally in combination with the coordinates of the user on the network (200) by means of an undecipherable coding.

26. (currently amended) ~~Method~~ The method according to claim 22, ~~characterized in that~~ wherein the neutral intermediary (4) sends an advice linked to the transaction log of the user (1) over the network (300).

27. (currently amended) ~~Method~~ The method according to claim 7, ~~characterized in that~~ wherein the neutral intermediary (4) contacts the user (1) again after the latter has disconnected from the first network (100), said connection to the first network (100) being re-established once the second part of the confidential information has been sent to the neutral intermediary (4).

28. (currently amended) ~~System~~ A system for securely transmitting confidential information, in particular an identification code, to an authenticating organization (3) during

a transaction, comprising means situated at the location of a user (1) in a transaction with means situated at an authenticating organization (3) and/or means (21) situated at a supplier (2) of goods or services, and means (41) situated at a neutral intermediary (4), ~~characterized in that~~ wherein the means situated at the location of user (1) comprise means (11) capable of sending a first part of the confidential information to means (21) situated at the supplier (2) of goods or services or situated at the organization (3) over a first network (100), means situated at the location of the user (1) also comprising means (12) capable of sending the second complementary part of the confidential information to means (42) situated at the neutral intermediary (4) over the second network (200), the first (100) and second (200) networks being disjointed, entry means (11) on the first network (100) being independent of entry means (12) on the second network (200), the entry means (11) on the first network (100) and the entry means (12) on the second network (200) comprising disjointed terminals, the means situated at the neutral intermediary (4) and/or the means situated at the supplier (2) further comprising means (23, 43) capable of sending the part of the code which they have received to means (33) situated at the authenticating organization (3), the neutral intermediary (4) having not access to all the confidential information, only the authenticating organization (3) retrieving all the confidential information.



29. (canceled)

30. (currently amended) ~~System~~ The system according to claim [[29]] 28, ~~characterized in that~~ wherein the first (100) and second (200) networks use different communication technologies and protocols.

31. (currently amended) ~~System~~ The system according to claim 28, ~~characterized in that~~ wherein the entry means (11) on the first network (100) are independent of the entry means (12) on the second network (200).

32. (currently amended) ~~System~~ The system according to claim 28, ~~characterized in that~~ wherein the authenticating organization (3), the neutral intermediary (4) and/or the supplier (2) of goods or services comprise means capable of generating or managing at least one session identifier for exchanging and/or retrieving information concerning the transaction and allowing the authenticating organization (3) to reconstitute the confidential information sent by the user (1) via the entry means (11,12) over the first and second networks (100, 200).

33. (currently amended) ~~System~~ The system according to claim 28, ~~characterized in that~~ wherein the neutral intermediary (4) comprises means (42, 44) capable of automatically contacting the

entry means (12) of the user (1) over the second network (200) so that the user sends the second part of the confidential code.

34. (currently amended) ~~System~~ The system according to claim 28, ~~characterized in that~~ wherein the neutral intermediary (4) comprises means capable of generating digital fingerprints or unidirectional encryption.

35. (currently amended) ~~System~~ The system according to claim 28, ~~characterized in that~~ wherein the supplier of goods or services comprises means capable of transferring the communication over the first network (100) between the means of entry (11) situated at the location of the user connected to server-forming means (21) situated at the supplier to server-forming means (41) situated at the neutral intermediary (4), thus automatically connecting the user (1) to the neutral intermediary (4) and thus enabling the two parties to interact.

36. (currently amended) ~~System~~ The system according to claim 28, ~~characterized in that~~ wherein the supplier (2) of goods or services, the authenticating organization (3) and the neutral intermediary (4) comprise means (23,33,43) allowing the transmission of secure point to point data over a third network (300).

37. (currently amended) ~~System~~ The system according to claim 28, ~~characterized in that~~ wherein the neutral intermediary (4)

has means (41, 42, 43, 44) enabling it to coordinate and/or synchronize messages over the networks (100, 200 and 300).

38. (currently amended) ~~System~~ The system according to claim 28, ~~characterized in that~~ wherein the neutral intermediary (4) and/or the authenticating organization (3) comprise(s) means (44) capable of storing information supplied by the user (1) and system utilization statistics.

39. (currently amended) ~~System~~ The system according to claim 28, ~~characterized in that~~ wherein the neutral intermediary (4) comprises means (42) capable of voice recognition and/or voice synthesis.

40. (currently amended) ~~System~~ The system according to claim 28, ~~characterized in that~~ wherein the user (1) comprises means (12) capable of automatically contacting the server-forming means (42, 44) of the neutral intermediary (4) over the second network (200) in order to send the second part of the confidential code.

41. (currently amended) ~~System~~ The system according to claim 28, ~~characterized in that~~ wherein the neutral intermediary (4) comprises means capable of being contacted by the user (1) over the second network (200) to enable the transmission of the second part of the confidential information.

42. (currently amended) ~~System~~ The system according to claim 28, ~~characterized in that~~ wherein the neutral intermediary (4) and/or the organization (3) comprise(s) means capable of identifying the user in a log using the confidential code sent during the transaction.

43. (currently amended) ~~System~~ The system according to claim 28, ~~characterized in that~~ wherein from its privileged position, the authenticating organization (3) also comprises the means of the neutral intermediary (4).